# INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99) Application Number 09892627 Filing Date 2001-06-28 First Named Inventor Bill Kitchen Art Unit 3692 Examiner Name Clement B. Graham Attorney Docket Number 23952-0037

	U.S.PATENTS					
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	5694551		1997-12-02	Doyle, et al.	
	2	5696902		1997-12-09	Leclercq, et al.	
	3	5884288		1999-03-16	Chang, et al.	
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	9	6031625		2000-02-29	Sherman, et al.				
	10	6047268		2000-04-04	Bartoli, et al.				
	11	6049786		2000-04-11	Smorodinsky				
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	13	6058380		2000-05-02	Anderson, et al.				
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	15	5724424		1998-03-03	Gifford				
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	1	97/41537	wo	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.				
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	1		Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.							
	2	"Checkfree delivers e-bill," Internet Week, September 30, 1996.								
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	4	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.								
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